

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

NORMAN SCOTT FIELD  
MICHELE MARIE FIELD  
Debtor(s)

Case No. 17-10398TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/19/2017.
- 2) The plan was confirmed on 06/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/25/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/21/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,872.61.
- 10) Amount of unsecured claims discharged without full payment: \$156,772.06.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$104,997.00  
Less amount refunded to debtor \$1,809.21

**NET RECEIPTS: \$103,187.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,965.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$4,740.33  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,705.33**

Attorney fees paid and disclosed by debtor: \$1,035.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	52,371.87	52,778.30	3,366.84	3,366.84	0.00
ALLY BANK(*)	Secured	0.00	910.00	0.00	0.00	0.00
ASSOCIATED CLINICAL LABS++	Unsecured	400.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC++	Unsecured	5,693.68	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC++	Unsecured	1.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC++	Unsecured	29,021.29	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC++	Unsecured	11,780.03	NA	NA	0.00	0.00
ATT	Unsecured	1.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SVCS++	Unsecured	13,385.69	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	510.08	510.08	510.08	43.64	0.00
CAPITAL ONE**	Unsecured	716.00	NA	NA	0.00	0.00
CAROL FIELD	Unsecured	3,000.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	2,390.49	2,429.85	2,429.85	207.87	0.00
CITIBANK NA**	Unsecured	384.11	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	696.69	696.69	696.69	59.60	0.00
CLEVELAND CLINIC	Unsecured	0.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	110.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	1,493.37	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	4,000.00	NA	NA	0.00	0.00
DR STEEHLER	Unsecured	250.00	NA	NA	0.00	0.00
ELDERKIN LAW FIRM	Unsecured	20,000.00	NA	NA	0.00	0.00
ERIE FEDERAL CREDIT UNION(*)	Unsecured	NA	500.00	0.00	0.00	0.00
ERIE SPINE & PAIN MGMNT	Unsecured	1,181.79	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	125.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	19,429.00	NA	NA	0.00	0.00
KATHY PAINTER	Unsecured	7,000.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	883.00	999.53	999.53	85.51	0.00
M & T BANK	Secured	125,198.80	123,797.04	0.00	63,781.25	0.00
M & T BANK	Secured	0.00	162.30	162.30	162.30	0.00
MERRICK BANK	Unsecured	1,114.65	1,099.70	1,099.70	94.08	0.00
MERRICK BANK	Unsecured	600.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MICHAEL J GRAML ESQ	Unsecured	1.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT LINE++	Unsecured	12,756.09	NA	NA	0.00	0.00
NATIONWIDE CREDIT LINE++	Unsecured	7,595.89	NA	NA	0.00	0.00
PENELEC	Unsecured	NA	367.95	367.95	31.48	0.00
PENN CREDIT CORP++	Unsecured	34.00	NA	NA	0.00	0.00
PLAZA DENTAL	Unsecured	313.00	NA	NA	0.00	0.00
PLAZA DENTAL	Unsecured	600.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,531.14	1,583.41	1,583.41	135.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,212.46	2,724.99	2,724.99	233.12	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	494.00	596.29	596.29	51.01	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	291.00	309.13	309.13	26.45	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	752.00	862.32	862.32	73.77	0.00
REVENUE GROUP++	Unsecured	61.00	NA	NA	0.00	0.00
ST VINCENT HEALTH CENTER	Unsecured	125.00	NA	NA	0.00	0.00
ST VINCENT HEALTH CENTER	Unsecured	5,000.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	125.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	24,864.68	24,199.71	24,199.71	24,199.71	2,888.16
UPMC HAMOT	Unsecured	125.00	375.00	375.00	32.08	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	118.38	118.38	10.13	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$63,781.25	\$0.00
Mortgage Arrearage	\$162.30	\$162.30	\$0.00
Debt Secured by Vehicle	\$27,566.55	\$27,566.55	\$2,888.16
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,728.85</b>	<b>\$91,510.10</b>	<b>\$2,888.16</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,673.32</b>	<b>\$1,084.20</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,705.33</u>
Disbursements to Creditors	<u>\$95,482.46</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$103,187.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/01/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.